	Application No.	Applicant(s)
Notice of Allowability	09/542,109	KIGHT ET AL.
	Examiner	Art Unit	
	Yogesh C. Garg	3625	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *11/30/06 & Telephone Interview on 12/28/2006*.

2. ☒ The allowed claim(s) is/are *36,39,40,42-44,47,48,50-53,55,56 and 58-61*:

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some*   c)☐ None of the:

    1. ☐ Certified copies of the priority documents have been received.

    2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a)☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1)☐ hereto or 2)☐ to Paper No./Mail Date _____.

    (b)☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date *12/27/2005*.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☒ Interview Summary (PTO-413), Paper No./Mail Date *12/28/2006* .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____

YOGESH C. GARG
PRIMARY EXAMINER
TECHNOLOGY CENTER 3600

DETAILED ACTION

Response to Amendment

1.   Applicant's amendment received on 11/30/2006 is acknowledged and entered.

The applicant has amended claims 36, 42-44, 50-52 and 58-61. Currently claims 36, 39-

40, 42-44, 47-48, 50-53, 55-56, 58-61 are pending for examination.

Examiner's Amendment

2.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with Attorney Mr. William T. Cook on 12/28/2006.

The application has been amended as follows (Claims 43-44, 50-52, and 59 are

currently amended by this Examiner's amendment):

Claim 43 (currently amended): A method for determining if a financial institution

can process electronic fund transfers, comprising:

storing a plurality of routing numbers associated with a plurality of financial

institutions in a financial institution database;

comparing a <u>received</u> routing number or account number associated with a

financial institution to the stored plurality of routing numbers and account numbers in the

financial institution database to verify correctness of the routing number or account

number;

automatically updating the received routing number or received account number

to reconcile the received routing number or received account number with the stored

plurality of routing numbers and account numbers in the financial institutions file;

storing the updated routing number or updated account number in a consumer

database; and

determining if the financial institution accepts electronic fund transfers based on

the compared or updated routing number;

wherein the comparing is performed by a computer.

Claim 44 (currently amended): A system for processing consumer supplied

banking information, comprising:

a storage device configured to store a plurality of routing numbers and account

numbers associated with a plurality of financial institutions; and

a processor configured to compare a <u>received</u> routing number or account number

associated with a financial institution at which a consumer maintains a deposit account

to the stored plurality of routing numbers and account numbers in order to verify

correctness of the consumer financial institution routing number or account number, to

automatically update the received routing number or received account number in order

to reconcile the received routing number or received account number with the stored

plurality of routing numbers and account numbers in the financial institutions file, and to

store the updated routing number or updated account number in a consumer database.

Claim 50 (currently amended): A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a

merchant on behalf of a consumer, a routing number and an account number

associated with a financial institution at which the consumer maintains a deposit

account;

a database of a plurality of routing numbers and account numbers associated

with a plurality of financial institutions; and

a processor configured (i) to compare a received routing number or account

number associated with a financial institution at which the consumer maintains a deposit

account to the database of routing numbers and account numbers in order to verify the

correctness of the consumer financial institution routing number or account number, (ii)

to automatically update the received routing number or received account number in

order to reconcile the received routing number or received account number with the

stored plurality of routing numbers and account numbers in the financial institutions file,

(iii) to store the updated routing number or updated account number in a consumer

database, (iv) to determine if the consumer financial institution accepts electronic fund

transfers based on the consumer financial institution routing number, and (v) to

generate an instruction to pay the bill by electronic fund transfer from the consumer

deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 51 (currently amended): A system for determining if a financial institution accepts electronic fund transfers, comprising:

a storage device configured to store a plurality of routing numbers and account numbers associated with a plurality of financial institutions; and

a processor configured to verify accuracy of a routing number or account number associated with a financial institution by comparing ~~the~~ a received routing number or account number to the stored plurality of routing numbers and account numbers, to automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file, to store the updated routing number or updated account number in a consumer database, and to determine if the financial institution accepts electronic fund transfers based on the compared routing number.

Claim 52 (currently amended): An article of manufacture for processing consumer banking information, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

compare a <u>received</u> routing number or account number associated with a financial institution at which a consumer maintains a deposit account to a plurality of routing numbers and account numbers associated with a plurality of financial institutions, in order to verify the correctness of the consumer financial institution routing number or account number;

automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file; and

store the updated routing number or updated account number in a consumer database.

Claim 59 (currently amended): An article of manufacture for determining if a financial institution can process electronic fund transfers, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

store a plurality of routing numbers and account numbers associated with a plurality of financial institutions in a database;

compare a <u>received</u> routing number or account number associated with a financial institution to the plurality of routing numbers and account numbers in the database;

verify the accuracy of the <u>received</u> routing number or account number based on the comparison;

automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file;

store the updated routing number or updated account number in a consumer database; and

determine if the financial institution accepts electronic fund transfers based on the compared routing number.

Allowable Subject Matter

3.   Claims 36, 39-40, 42-44, 47-48, 50-53, 55-56, 58-61 are allowed. Claims 36, 42-44, 50-52, and 58- 60 are independent. Claims 39-40, 47-48, 53, 55--56 and 61 are dependencies of claims 36, 44, 52 and 60 respectively.

Reasons for Allowance

4   The following is an examiner's statement of reasons for allowance:

Claims 36,39-40,42-44,47-48,50-53,55-56,58-59

With reference to independent claim 36, the prior art of record before

7/25/1991[Instant application claims priority to this date] neither anticipates nor fairly

and reasonably teaches a method, a system and an article of manufacture for

processing consumer banking information and comprising, inter alia, as a whole, the

steps of receiving a routing number and an account number associated with a

financial institution at which a consumer maintains a deposit account, comparing the

received routing number or account number to the stored plurality of routing

numbers and account numbers in the financial institutions file to verify accuracy of

the received routing number or account number, automatically updating the received

routing number or received account number to reconcile the received routing

number or received account number with the stored plurality of routing numbers

and account numbers in the financial institutions file and storing the updated routing

number or updated account number in a consumer database. (see claim 36, the

applicant's specification, page 5, line 16-page 6, line 5 and the applicant's remarks,

pages 14-16 filed on 11/30/2006).

The reasons for allowance for independent claims 42, 43, 44, 50, 51, 52, 58, and

59 is also the same, as cited above, because they all include language and limitations

closely parallel to claim 36. The reasons for allowance for the dependent claims 39-40,

47-48, 53, and 55-56 are the same, as cited above.

Claims 60-61

With reference to independent claim 60, the prior art of record before

7/25/1991[Instant application claims priority to this date] neither anticipates nor fairly

and reasonably teaches a method, for processing consumer banking information and

comprising, inter alia, as a whole the steps of receiving a request to pay a bill and a

routing number and an account number associated with a financial institution at

which a consumer maintains a deposit account, storing a plurality of routing numbers

and account numbers associated with a plurality of financial institutions in a financial

institutions file, automatically updating the received routing number or received

account number to reconcile the received routing number or received account

number with the stored plurality of routing numbers and account numbers in the

financial institutions file and storing the updated routing number or updated account

number in a consumer database and determining if the financial institution accepts

electronic fund transfers based on the routing number. (see claim 60, the applicant's

specification, page 5, line 16-page 6, line 5 and the applicant's remarks, pages 14-15

filed on 11/30/2006).

The reasons for allowance for the dependent claim 61 is the same, as cited

above.

Applicant's remarks in the Remarks (see pages 14-16) filed on 11/30/2006 are

compelling and commensurate with the original disclosure, see page 2, line 5-page 6,

line 21 and page 6, line 9-page 11, line 6 of the Reply Brief which are also consistent

with Board's decision, see page 7, line 11-page 10, line 4 of the " Decision on Appeal"

mailed on 11/30/2004.

5.   Discussion of most relevant prior art:

The following references have been identified as most relevant prior art to the

claimed invention(s).

The most closely applicable prior art of record is referred to in Non-final action

mailed on 5/30/2006, that is Statement of Mr. Mark Johnson, dated July 25, 1990,

received in the IDS on 3/13/2006. Johnson teaches a method for processing consumer

banking information (see pages 2-3), comprising: storing a plurality of routing numbers

associated with a plurality of financial institutions in a financial institutions file, receiving

a routing number and an account number associated with a financial institution at which

a consumer maintains a deposit account, and comparing the received routing number to

the stored plurality of routing numbers in the financial institutions file to verify accuracy

of the received routing number, and modifying the received routing number or account

number to generate a modified routing number or a modified account number, wherein

the comparing is performed by a computer (see pages 2, line 14-page 3, line 25).

However, Johnson's statement does not, alone or combined with another prior art,

teach or suggest <u>automatically updating the received routing number or received account number to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file and storing the updated routing number or updated account number in a consumer database.</u>

Other closely applicable prior art of record were discussed in the office action [earlier Notice of Allowability] mailed on 12/27/2005.
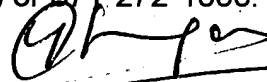
6.   Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yogesh C. Garg whose telephone number is 571-272-6756. The examiner can normally be reached on Increased Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeffrey A. Smith can be reached on 571-272-6763. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Art Unit 3625

YCG
12/28/2006